

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: **Sean Terrance McCormick  
Paula Anne McCormick**Case No.: **18-22949**

Judge: \_\_\_\_\_

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original☒ Modified/Notice Required

Date:

05/24/2022☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DLR Initial Debtor: STM Initial Co-Debtor PAM

### Part 1: Payment and Length of Plan

- a. The debtor shall pay \$520 Monthly to the Chapter 13 Trustee, starting on June 1, 2022 for approximately 13 months, in addition to amounts paid to date.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor             | Type of Priority  | Amount to be Paid |
|----------------------|---|-------------------|
| McDowell Law, PC     | Attorney Fees (supplemental, subject to court approval) | \$800             |
| IRS                  | Taxes   | \$6,247.16        |
| State of NJ          | Taxes   | \$914.53          |
| Francis Landgrebe    | Attorney Fees (already paid)                            | \$3,210           |
| Rocket Mortgage, LLC | Attorney Fees Per 12/28/2018 Order (already paid)       | \$531.00          |

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|------------------|--------------|-------------------|
|----------|------------------|--------------|-------------------|

#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor    | Collateral or Type of Debt | Arrearage  | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|-------------|----------------------------|------------|----------------------------|---|--|
| US Bank, NA | 2012 Chevy Equinox         | \$1,084.00 | 0                          | \$1,084 (already paid)                  | Per Contract                           |

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|----------|----------------------------|-----------|----------------------------|---|--|

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|------------------|------------|---------------|-----------------|--|

##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES**

**the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to Be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|

**-NONE-**

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
|----------|------------------------------|---------------------------------|--------------------------|

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

Rocket Mortgage / Quicken Loans (849 Buckwood Lane, Vineland, NJ 08361-6592)

Hyundai Capital America dba Kia Motor Finance - Daughter makes all payments and will resume payments outside of plan

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

| Creditor | Collateral | Total Amount to be Paid through the Plan |
|----------|------------|--|
|----------|------------|--|

**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|----------|-----------------------------------|-----------|-------------------|

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

|          |                             |                             |                     |                       |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|

**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
|----------|------------|----------------|------------------------|----------------|--|---|

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|----------|------------|----------------|------------------------|-----------------------------|--|

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions

- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 06/27/2018.

|  |  |
|--|--|
| Explain below <b>why</b> the plan is being modified:<br>Debtors received loan modification from Rocket Mortgage / Quicken Loans. | Explain below <b>how</b> the plan is being modified:<br>Changes treatment for Rocket Mortgage/Quicken Loans to unaffected.<br><br>Also conforms payments to IRS, State of NJ Priority to filed proofs of claim and recalculates payment amount in order to successfully complete plan. |
|--|--|

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: May 24, 2022 /s/ Sean Terrance McCormick  
Sean Terrance McCormick  
Debtor

Date: May 24, 2022 /s/ Paula Anne McCormick  
Paula Anne McCormick  
Joint Debtor

Date May 24, 2022

/s/ Daniel L. Reinganum, Esq.

Daniel L. Reinganum, Esq.

Attorney for the Debtor(s)

In re:  
Sean Terrance McCormick  
Paula Anne McCormick  
Debtors

Case No. 18-22949-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Jun 17, 2022

Form ID: pdf901

Total Noticed: 57

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| +++    | Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).   |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.   |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2022:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db/jdb    | Sean Terrance McCormick, Paula Anne McCormick, 849 Buckwood Lane, Vineland, NJ 08361-6592   |
| r         | #+ Jan Elwell, Maturo Realty Group, 1080 E. Landis Ave., Vineland, NJ 08360-4042  |
| 517615558 | AXA Equitable Life Insurance, Attn Bankruptcy Dept, PO Box 1047, Charlotte, NC 28201-1047   |
| 517615550 | +++ Absolute Resolutions Investments LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118 |
| 517730953 | Absolute Resolutions Investments, LLC, c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730                                    |
| 517615560 | + Best Buy Company, Inc., 7601 Penn Ave South, Richfield, MN 55423-3683   |
| 517615567 | Encore Receivable Management Inc, 400 N Rogers Rd, PO Box 3330, Olathe, KS 66063-3330   |
| 517615568 | Hayt Hayt & Landau LLC, Meridian Center 1, Two Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500  |
| 517615579 | Staples Card Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432   |
| 517615580 | State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245   |
| 517793488 | State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245   |
| 517659343 | + TD Bank, N.A, c/o Schiller, Knapp, Lefkowitz, & Hertz, Payment Processing, PO Box 16029, Lewiston, ME 04243-9507                              |
| 517663746 | + TD Bank, N.A., Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835                                      |
| 517615581 | Target TD Bank, PO Box 9547, Portland, ME 04112-9547  |
| 517615583 | + Upomise Card Barclay Bank, 1007 N Orange Street, Wilmington, DE 19801-1239  |

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov        | Jun 17 2022 20:44:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jun 17 2022 20:44:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517615552 | Email/Text: bncnotifications@phea.org      | Jun 17 2022 20:44:00 | AES Loan Servicing, PO Box 2461, Harrisburg, PA 17105-2461   |
| 517615556 | + Email/Text: legal@arsnational.com        | Jun 17 2022 20:44:00 | ARS National Services, Attn Bankruptcy, 201 W Grand Avenue, Escondido, CA 92025-2603   |
| 517615551 | Email/Text: customercare@adminrecovery.com | Jun 17 2022 20:45:00 | Admin Recovery LLC, 45 Earhart Dr Ste 102, Buffalo, NY 14221-7809  |
| 517615554 | Email/PDF: gecsed@recoverycorp.com         | Jun 17 2022 20:56:43 | Amazon Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060  |



District/off: 0312-1

User: admin

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Date Rcvd: Jun 17, 2022

Form ID: pdf901

Total Noticed: 57

|           |   |                      |  |
|-----------|---|----------------------|--|
| 517615555 | Email/PDF: bncnotices@becket-lee.com                  | Jun 17 2022 20:56:47 | American Express, PO Box 981535, El Paso, TX 79998-1535  |
| 517735419 | Email/PDF: bncnotices@becket-lee.com                  | Jun 17 2022 20:56:33 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                 |
| 517615557 | Email/Text: bankruptcydpt@mcmcg.com                   | Jun 17 2022 20:44:00 | Atlantic Credit & Finance Inc, 3353 Orange Ave NE, PO Box 13386, Roanoke, VA 24033-3386                    |
| 517691800 | + Email/Text: mortgagebkcorrespondence@bofa.com       | Jun 17 2022 20:44:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |
| 517615559 | Email/Text: creditcardbkcorrespondence@bofa.com       | Jun 17 2022 20:43:00 | Bank of America, N.A., Bankruptcy Department, NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012       |
| 517615561 | Email/PDF: AIS.cocard.ebn@aisinfo.com                 | Jun 17 2022 20:56:34 | Capital One, PO Box 71083, Charlotte, NC 28272-1083  |
| 517671433 | Email/PDF: AIS.cocard.ebn@aisinfo.com                 | Jun 17 2022 20:56:34 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083                                       |
| 517615562 | + Email/Text: ngisupport@radiusgs.com                 | Jun 17 2022 20:44:00 | Central Credit Services LLC, Bankruptcy/Legal Dept, 500 N Franklin Turnpike Ste 200, Ramsey, NJ 07446-1160 |
| 517615563 | Email/PDF: Citi.BNC.Correspondence@citi.com           | Jun 17 2022 20:56:30 | Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432                                     |
| 517615564 | Email/PDF: gecsed@recoverycorp.com                    | Jun 17 2022 20:56:24 | Dicks Sporting Goods Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060    |
| 517615565 | Email/Text: mrdiscen@discover.com                     | Jun 17 2022 20:44:00 | Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025                            |
| 517629194 | Email/Text: mrdiscen@discover.com                     | Jun 17 2022 20:44:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                               |
| 517615566 | + Email/Text: egssupportservices@alorica.com          | Jun 17 2022 20:44:00 | EGS Financial Care Inc, 4740 Baxter Road, Virginia Beach, VA 23462-4484                                    |
| 517615569 | + Email/Text: Hcabankruptcy-courtntices@hcamerica.com | Jun 17 2022 20:45:00 | Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825              |
| 517655746 | + Email/Text: Hcabankruptcy-courtntices@hcamerica.com | Jun 17 2022 20:45:00 | Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825                                  |
| 517615570 | Email/Text: sbse.cio.bnc.mail@irs.gov                 | Jun 17 2022 20:44:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346   |
| 517615571 | Email/PDF: gecsed@recoverycorp.com                    | Jun 17 2022 20:56:43 | JC Penney Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060                     |
| 517615572 | Email/PDF: gecsed@recoverycorp.com                    | Jun 17 2022 20:56:43 | LensCrafters Synchrony Bank, Attn Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061                   |
| 517615573 | Email/PDF: gecsed@recoverycorp.com                    | Jun 17 2022 20:56:44 | Lowes SYNCB, Bankruptcy Dept, PO Box 960061, Orlando, FL 32896-0661  |
| 517615574 | + Email/Text: NCI_bankonotify@ncirm.com               | Jun 17 2022 20:44:00 | Nationwide Credit Inc, PO Box 14581, Des Moines, IA 50306-3581   |
| 517615575 | ^ MEBN  | Jun 17 2022 20:41:07 | Northstar Location Serv, 4285 Genesee St, Cheektowaga, NY 14225-1943                                       |
| 517615576 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com  | Jun 17 2022 20:56:45 | Portfolio Recovery, Attn Bankruptcy, 140 Corporate Blvd, Norfolk, VA 23541                                 |
| 517719037 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com  | Jun 17 2022 20:56:36 | Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541                         |
| 517727981 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com  | Jun 17 2022 20:56:36 | Portfolio Recovery Associates, LLC, c/o Dicks  |

District/off: 0312-1

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|           |  |  |
|-----------|--|--|
| 517719042 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com<br>Jun 17 2022 20:56:28 | Sporting Goods, POB 41067, Norfolk VA 23541<br>Portfolio Recovery Associates, LLC, c/o Staples Consumer, POB 41067, Norfolk VA 23541 |
| 517733104 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com<br>Jun 17 2022 20:56:36 | Portfolio Recovery Associates, LLC, c/o Uprmise, POB 41067, Norfolk VA 23541   |
| 517727982 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com<br>Jun 17 2022 20:56:26 | Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541  |
| 517615577 | + Email/Text: bankruptcyteam@quickenloans.com<br>Jun 17 2022 20:45:00        | Quicken Loans Inc, 635 Woodward Avenue, Detroit, MI 48226-3408   |
| 517615578 | Email/PDF: gecsedl@recoverycorp.com<br>Jun 17 2022 20:56:43                  | Rewards of Sports Card Synchrony Bank, Attn Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061                                   |
| 517719035 | + Email/PDF: gecsedl@recoverycorp.com<br>Jun 17 2022 20:56:24                | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021   |
| 517617967 | + Email/PDF: gecsedl@recoverycorp.com<br>Jun 17 2022 20:56:35                | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 517615582 | Email/Text: bankruptcy@td.com<br>Jun 17 2022 20:44:00                        | TD Bank, Attn Bankruptcy Dept, PO Box 9547, Portland, ME 04112-9547  |
| 517697530 | Email/Text: RPSBankruptcyBNCNotification@usbank.com<br>Jun 17 2022 20:44:00  | U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229                                      |
| 517615584 | Email/Text: RPSBankruptcyBNCNotification@usbank.com<br>Jun 17 2022 20:44:00  | US Bank, Bankruptcy/Legal Dept, 800 Nicollet Mall, BC-MN-H02T, Minneapolis, MN 55402   |
| 517721586 | + Email/PDF: ebn_ais@aisinfo.com<br>Jun 17 2022 20:56:27                     | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 517615585 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM<br>Jun 17 2022 20:44:00         | Victorias Secret Comenity Bank, PO Box 182125, Columbus, OH 43218-2125   |
| TOTAL: 42 |  |  |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 517663573 | *+            | Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408   |
| 517615553 | ##+           | Allied Interstate, 7525 West Campus Rd, New Albany, OH 43054-1121 |

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2022

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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Date Rcvd: Jun 17, 2022

Form ID: pdf901

Total Noticed: 57

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2022 at the address(es) listed below:

| Name                   | Email Address  |
|------------------------|--|
| Daniel L Reinganum     | on behalf of Joint Debtor Paula Anne McCormick DanielR@McDowellLegal.com<br>tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis<br>on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com |
| Daniel L Reinganum     | on behalf of Debtor Sean Terrance McCormick DanielR@McDowellLegal.com<br>tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis<br>on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com    |
| Denise E. Carlon       | on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com   |
| Isabel C. Balboa       | ecfmail@standingtrustee.com summarymail@standingtrustee.com  |
| Isabel C. Balboa       | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com  |
| Phillip Andrew Raymond | on behalf of Creditor U.S. Bank National Association phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com   |
| Rebecca Ann Solarz     | on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com  |
| U.S. Trustee           | USTPRegion03.NE.ECF@usdoj.gov  |
| TOTAL: 8               |  |